



Corn Salvage Benefit

Feature Sheet

The information in this document applies to Production Insurance customers whose corn (including organic) is sample grade or is affected by Deoxynivalenol (DON).

About the corn salvage benefit

Production Insurance is a yield-based program that provides you with a guaranteed level of production. It also includes a salvage benefit for corn.

The corn salvage benefit helps cover some of the costs associated with harvesting and marketing damaged corn.

How it works

The salvage benefit covers corn that is:

- Sample grade
- Damaged by DON

For the salvage benefit, undamaged corn is corn that is grade 1 to 5 or corn that has DON levels under 3 parts per million (ppm).

Am I eligible?

In determining your claim:

- Agricorp will use your **undamaged corn** first when calculating your final yield.
- If your undamaged corn is **below** your guaranteed level of production, you may be eligible for a payment.
- If your undamaged corn is **above** your guaranteed level of production, you may not be eligible for a payment.

Knowing your claim position

Marketing decisions are entirely up to you. Agricorp is here to help you understand your claim position so you can make the best decisions for your farm business.

Agricorp understands that customers have a number of things to consider, like changing market conditions and variability of DON levels. As each and every situation is different, make sure you talk to Agricorp to understand the options for your farm business. Remember: Test as you go, call Agricorp to report damage, report your yield by December 15 and save your records. Claim payments are based on test results.

Remember to...

TEST
as you go

CALL
Agricorp

REPORT
your yield

KEEP
your records

To learn more about how the salvage benefit works for sample grade corn and corn affected by DON, see pages 2 and 3 of this feature sheet.

The corn salvage benefit for

Sample grade corn

You may be eligible for the salvage benefit if you have corn that is:

- Sample grade

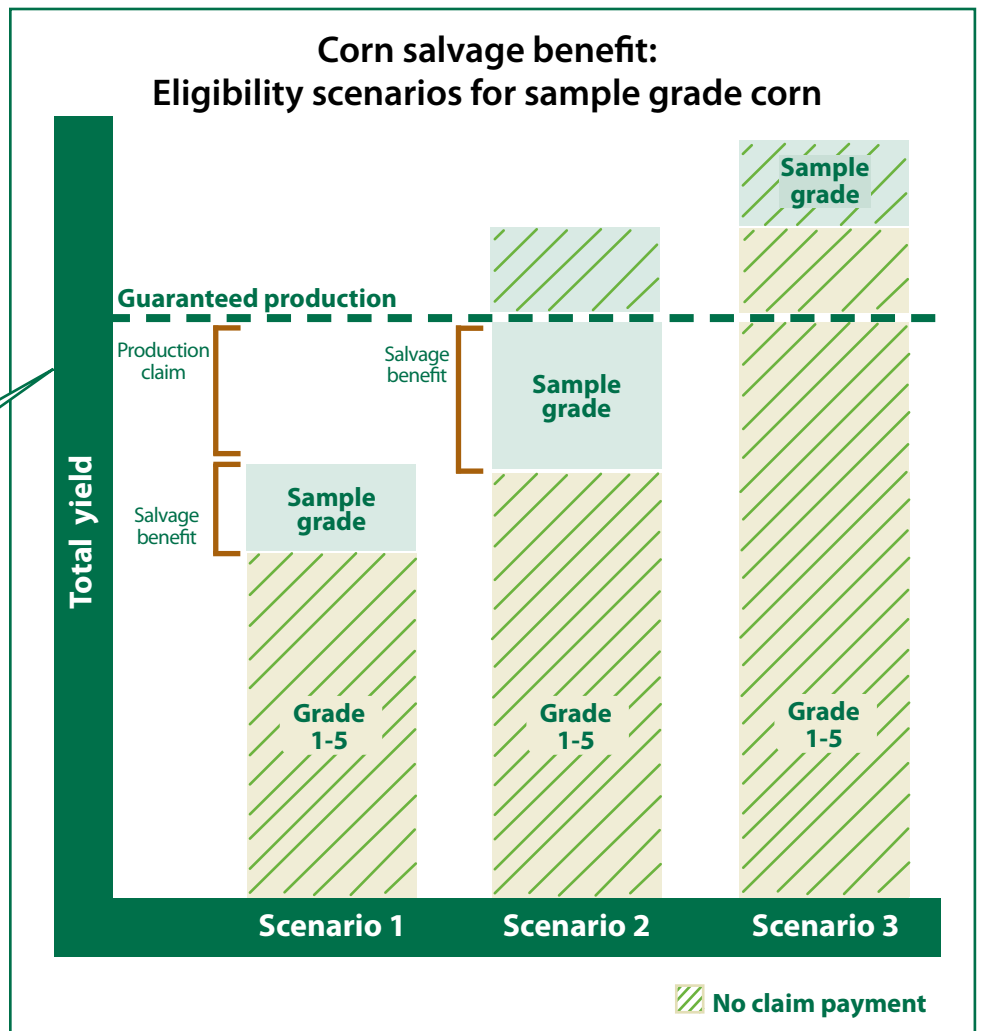
AND

- Your grade 1 to 5 corn bushels are below your guaranteed level of production

The benefit pays for eligible bushels up to your guaranteed level of production.

- ▶ Corn salvage benefit rates are reviewed annually. For up-to-date rates, visit agricorp.com.

Still below your guarantee?
You may be eligible for both a corn salvage benefit payment and a production claim if your total bushels fall below your guaranteed level of production. See Scenario 1.



The corn salvage benefit for

DON

You may be eligible for the salvage benefit if your corn has:

- DON levels above 3 ppm

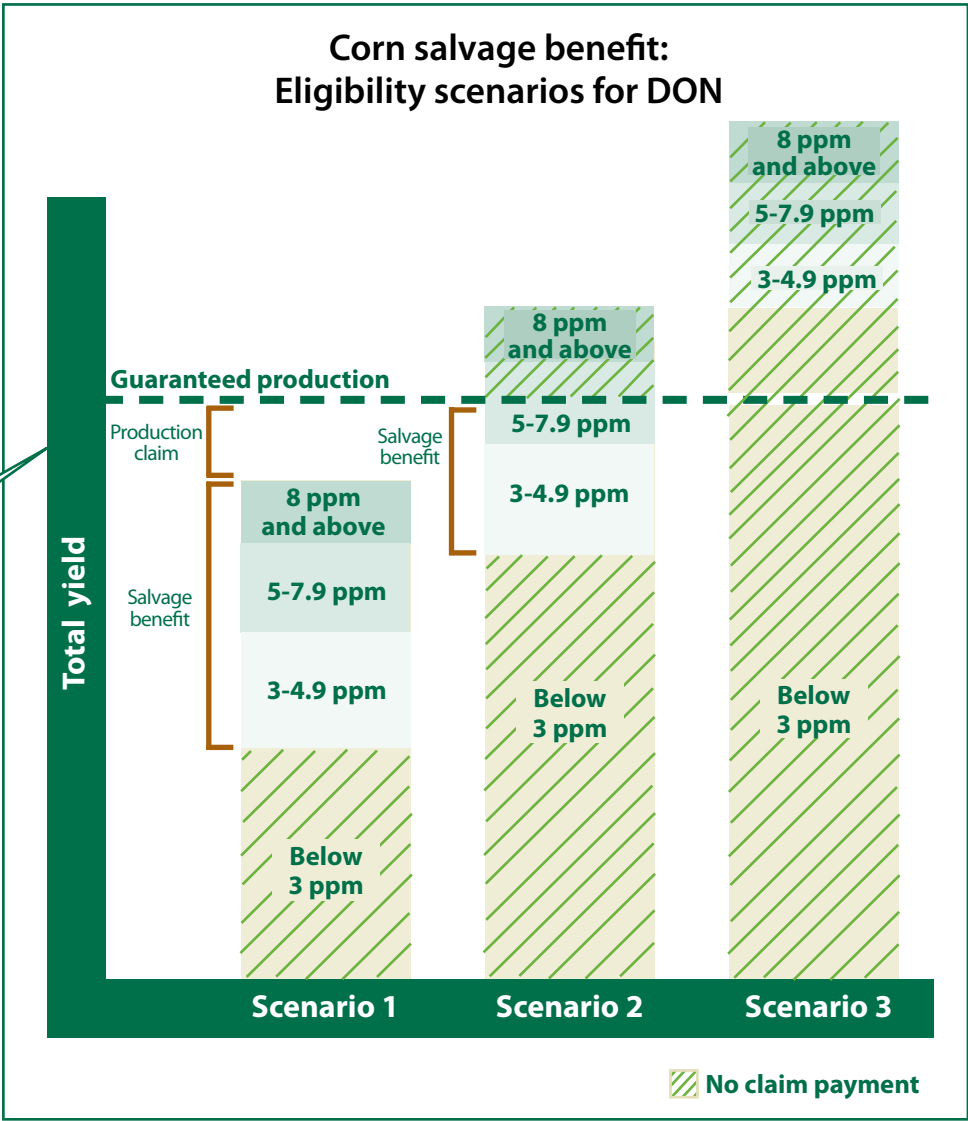
AND

- Your corn bushels under 3 ppm are below your guaranteed level of production

The benefit pays for eligible bushels up to your guaranteed level of production.

- ▶ Corn salvage benefit rates are reviewed annually. For up-to-date rates, visit agricorp.com.

Because higher DON levels can be more difficult and costly to market, the corn salvage benefit for DON uses a tiered approach, with compensation rates rising as DON levels increase.



Still below your guarantee?
You may be eligible for both a corn salvage benefit payment and a production claim if your total bushels fall below your guaranteed level of production. See Scenario 1.

For more information

More information about DON testing, representative samples or best farm management practices can be found on OMAFRA's field crop news webpage at fieldcropnews.com.

Keep your records

Agricorp conducts reviews to maintain the integrity of the program. Keep records such as your weigh slips, DON test results, rejection slips and other supporting documents.

▶ The following corn products are eligible for the corn salvage benefit for DON:

- Dry-shelled grain corn
- High-moisture corn
- Cob corn
- Silage
- Organic corn

Note: For silage, corn salvage benefit payments are based on DON levels in your silage as is or as fed.

Errors and omissions excepted.

Agricorp reserves the right to make corrections if there are any errors or omissions on this feature sheet. For specific legal obligations of Production Insurance, consult the *Contract of insurance, Terms and conditions*. For details on the collection of information and treatment of records, refer to Part I, Section I of the contract.

This feature sheet is for informational purposes only. It is not part of the *Contract of Insurance*.

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